

In re:
Maria R. Torres
Debtor

Case No. 19-15543-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Oct 22, 2024

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 24, 2024:

Recip ID	Recipient Name and Address
db	+ Maria R. Torres, 756 E. Westmoreland Street, Philadelphia, PA 19134-1816
14384454	Alltran Financial, PO Box 1722901, Houston, TX 77272
14384463	+ David J. Apothaker, Esq., 520 Fellowship Road, Suite C-306, Mount Laurel, NJ 08054-3410
14399669	+ MIDFIRST BANK, C/O Kevin G. McDonald, Esquire, KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14384471	Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, Los Angeles, CA 92180
14384473	Nazareth Hospital, Payment Processing Center, 10604 Justin Drive, Des Moines, IA 50322-3755
14384474	+ Nazareth Hospital, PO Box 824840, Philadelphia, PA 19182-4840
14384475	+ Nazareth Hospital, 2601 Holmes Avenue, Philadelphia, PA 19152-2096
14384479	+ Temple Orthopedics, 3509 North Broad Street, Boyer Pavillion, 5th Fl., Philadelphia, PA 19140-4105
14384480	+ Temple University Hospital, 3401 North Broad Street, Philadelphia, PA 19140-5189

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Oct 22 2024 23:49:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 22 2024 23:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14384453	+ Email/Text: bankruptcy@acimacredit.com	Oct 22 2024 23:49:00	Acima Credit, 9815 Monroe Street, 4th Floor, Sandy, UT 84070-4384
14399603	+ Email/Text: bankruptcy@bmo.com	Oct 22 2024 23:48:00	BANK OF THE WEST, 2527 CAMINO RAMON, SAN RAMON CA 94583-4213
14384456	+ Email/Text: bankruptcy@bmo.com	Oct 22 2024 23:48:00	Bank Of The West, Attn: Bankruptcy, 180 Montgomery Street 25th Floor, San Francisco, CA 94104-4206
14384455	+ Email/Text: creditcardbkcorrespondence@bofa.com	Oct 22 2024 23:48:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
14384461	Email/Text: megan.harper@phila.gov	Oct 22 2024 23:49:00	City of Philadelphia, Law Dept. Tax Unit, One Parkway Bldg. - Bankruptcy Group, 1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595
14451477	Email/Text: megan.harper@phila.gov	Oct 22 2024 23:49:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14384457	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 23 2024 00:35:40	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14384458	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Oct 23 2024 00:00:04	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14390467	+ Email/PDF: ebn_ais@aisinfo.com		

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		Oct 22 2024 23:59:37	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14384459	+ Email/Text: bankruptcy@cavps.com	Oct 22 2024 23:48:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
14395441	+ Email/Text: bankruptcy@cavps.com	Oct 22 2024 23:48:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14384460	^ MEBN	Oct 22 2024 23:41:55	Cawley & Bergmann, LLC, 117 Kinderkamack Road, Suite 201, River Edge, NJ 07661-1916
14384462	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 22 2024 23:58:45	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
14384464	Email/Text: mrdiscen@discover.com	Oct 22 2024 23:48:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
14390484	Email/Text: mrdiscen@discover.com	Oct 22 2024 23:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14384466	Email/Text: BNSFN@capitalsvcs.com	Oct 22 2024 23:48:00	First Nataional Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117
14384467	Email/Text: BNSFS@capitalsvcs.com	Oct 22 2024 23:48:00	First Savings Credit Card, Attn: Bankruptcy Department, Po Box 5019, Sioux Falls, SD 57117
14384468	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Oct 22 2024 23:48:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
14384465	Email/Text: bnc-bluestem@quantum3group.com	Oct 22 2024 23:49:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395
14390802	Email/PDF: resurgentbknotifications@resurgent.com	Oct 22 2024 23:58:53	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14384469	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 22 2024 23:58:53	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14393274	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 22 2024 23:58:48	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14384470	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 22 2024 23:58:45	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
14418374	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Oct 22 2024 23:59:28	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
14416832	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 22 2024 23:48:00	Midland Credit Management, Inc., Po Box 2037, Warren MI 48090-2037
14384472	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Oct 22 2024 23:59:30	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
14410772	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 22 2024 23:58:46	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14384476	+ Email/Text: bk@rgsfinancial.com	Oct 22 2024 23:48:00	RGS Financial, PO Box 852039, Richardson, TX 75085-2039
14385068	^ MEBN	Oct 22 2024 23:41:57	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14384477	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 22 2024 23:58:45	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14387891	+ Email/Text: jaxbanko@td.com	Oct 22 2024 23:48:00	TD Auto Finance, PO BOX 551080, Jacksonville FL 32255-1080
14384478	+ Email/Text: jaxbanko@td.com	Oct 22 2024 23:48:00	Td Auto Finance, Attn: Bankruptcy, Po Box 9223, Farmington Hilss, MI 48333-9223

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14384481

Email/Text: BKRMailOps@weltman.com

Oct 22 2024 23:48:00

Weltman, Weinberg & Reis Co., LPA, 323 W.
Lakeside Avenue, Suite 200, Cleveland,
44113-1009

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 24, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 22, 2024 at the address(es) listed below:

Name	Email Address
KEVIN G. MCDONALD	on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
RONALD G. MCNEIL, Esquire	on behalf of Debtor Maria R. Torres r.mcneil@verizon.net
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
Scott F Waterman	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Maria R. Torres)	Case No. 19-15543-amc
)	
)	
Debtor(s).)	Chapter: 13
)	
)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: October 22, 2024

For The Court

Timothy B. McGrath
Clerk of Court